

CANADIAN SYSTEM
BEST YET DEvisedDr. Kent Explains Banking Laws
There, Which Were Not
Framed by Politicians.

WORKS FOR GREATEST GOOD

Acting Postmaster Southward
Tells Bankers Parcel Post
Will Grow.

Illustrating the difference between the Canadian banking system and that of the United States, in an address before the Richmond Chapter, American Institute of Banking, last night in the Jefferson Hotel, this assertion was made by Dr. Charles W. Kent, of the University of Virginia:

"The Canadian system is not the result of legislation by politicians, but is the codification of long-tried banking practices which proved themselves best adapted to changing business conditions. It is an evolution, and is in the nature of a compromise between the centralized system of England and the decentralized system of the United States. While not the ideal system, it is declared by economists to be the best that has yet been devised."

Dr. Kent's explanation of the Canadian method of banking was received with close attention by the group of young bankers who crowded into the Jefferson Hotel, this assertion was made by Dr. Charles W. Kent, of the University of Virginia:

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All Banks Co-operate.

He told of Canada's twenty-nine banks, with 2,200 branches; of the co-operation of the twenty-nine bank managers, and the presence of one banking authority. Thanks to the co-operative solidarity, he said, money in the Canadian banks flows from overstocked banking centers to points where money is most needed.

No new bank can be established with a capital stock of less than \$500,000, of which \$250,000 must be paid up before business can be done. The incorporators must be large stockholders, the directors known as responsible men, and the manager appointed in advance of incorporation. It imposes what is known as the one-bank system for the borrower, allows bankers to lend money for industrial enterprises up to the full amount of capitalization, and in emergency extends this limit to include issues to 15 per cent of the value of paid-up capital and surplus. The bank notes are secured by the government redemption fund, the stockholders' double liability, and the provision that the notes are first lien on the assets of the bank.

Parcel Post System.

In the process of an explanation of the operation of the parcel post system, which Acting Postmaster Southward delivered to the chapter, he said that he expected the repeal of practically all the present restrictions on this material within the year. The postage would be reduced, he said, and the weight limit raised to twenty-five or fifty pounds.

The zone system was established, he said, to protect local merchants from competition with the great mercantile houses of New York and Chicago. By virtue of the extra postage imposed by the zone system, the Chicago establishment cannot compete with the Richmond merchant in territory within a radius of 200 miles of this city. By an unintentional freak of the zone system, he said, Chicago merchants cannot enter the local field in competition with New York houses. Chicago falls far within the fifth zone from Richmond and New York barely within the third, making a difference of two zones and heavy postage between Chicago and New York.

The technical part of the evening was handled by George Frye, attorney for the Virginia Bankers' Association, who delivered the third and last of a series of addresses on "Negotiable Instruments."

Buy Chain Treads

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Made in clincher, quick detachable, genuine Dunlop styles.

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Mr. J. UNDERWOOD, of 2000 Warren Ave., Chicago, Ill., writes: "I am a piano polisher by occupation, and since last Sept. have suffered with severe pain in both shoulders. I could not rest night or day. One of my friends told me about your liniment. Three applications completely cured me, and I will never be without it."

Cured Sciatic Rheumatism

Mr. A. J. NANCE, of Oak Hill, O., writes: "I have used your liniment for sciatic rheumatism. I was so I could not walk for a long time. I even ate my meals on the floor, but your liniment cured me. I kept it in the house all the time and have let others use it and it cured them. I sent to Ironton, O., the other day and got two 50c. bottles for other people."

At all dealers. 25c., 50c. & \$1.00

Dr. EARL S. SLOAN, BOSTON, MASS.

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In the Wake of the Game

By GUS MALBERT

Another message from the grizzled veteran of Toledo, Ohio. Our special correspondent at the front, employed at an enormous salary, Mr. S. Pestifer, after listing in his bill of expense such trifling items as \$86.34 for taxicab service, entirely in our interest, and also \$67.32 for removing snow from his front door, likewise entirely on our interest, avers:

"I never was stronger for that ground hog theory until now. Until the second day of this month I put Baron Munchausen and Mr. Ananias in the George Washington class, so far as adhering to the actual as concerned, when compared to that four-legged Arctomys Monax individual. But the dope is spilled now. There's nothing to it but Mr. Ground Hog. He's booted, spurred and lanced for the engagement, and he's giving us an awful battle."

"Talk of baseball with the view which spreads itself from my window is about as appropriate as a wholesale order for overcoats would be from the party who rules the eternal blast furnace. Bobbedes with occasional excursions on snow shoes are the chief methods employed hereabouts in getting from point to point. As for condition, I am almost of the opinion that a trip to Mount Clemens will be unnecessary. If there's ice on snow anywhere in the universe which hasn't at some time during the past week or two been deposited at my front door I am grateful, but skeptical."

"The day usually starts with me and the shovel and the white stuff. At noon the shovel has the best of it, but about about twelve the sun is the winner which carries all the medals. I'm so strong that I hope, for the benefit of Luther McCarty and all the little McCartys, that I meet him not. Unless the daily exercise stop shortly, I'll be qualifying in the white hope class instead of inventing parlor names for umpires. At there's ever a break in the fleecy barricade. I hope to be in Richmond sometime about March 15. At present, in addition to my snow shoveling pastime, I am somewhat interested in a young man who says he can pitch. He's perfectly willing to go South at his own expense, and under these conditions I am sending him a contract. Regards to all the gang."

P. S.—Brenahan, who will play third base for me this season, is immense with the shovel. He lives three doors away, and I want to let the fans know something about him."

One of the advantages of the new park is that the drainage will be to center field. In the old grounds it was necessary to dig traps at third, first and second base to carry off water when the rain came. At the new yard there is a natural drainage to the middle of the outworks. It will require a tremendous precipitation to stop a game when the yard is in condition. Work of filling in the low places in the outfield is nearly complete, and beginning next Monday the diamond will receive attention. The subsoil on the diamond will be of clay, thoroughly rolled to make it compact. On top will be a dressing of some grass-growing loam. All of the dirt will be given ample time to settle before the grass is planted. Like a new diamond, it will not be perfect during the first season, but work will be carried on throughout the season, so that ultimately Richmond will have one of the best infields in the country. The natural advantages of the soil with the splendid turf already growing there will make this possible.

The schedule meeting of the Virginia League will be held in the Richmond Hotel Saturday, instead of the Jefferson, as originally planned. After the business of the day has been disposed of, the visitors will be entertained by the local management. Those who will attend, in addition to President Boatwright, will be James West of Newport News, Elmore Heine, of Roanoke; Dr. Lee, of Petersburg; Charlie Shaffer and Dr. McCarty, of Norfolk; Secretary Briggs, of Portsmouth, and W. B. Bradley, Thomas B. McAdams, Bruce Bowe and Secretary Z. E. Woodall, of Richmond. The meeting will probably be peaceful, as most of the schedule difficulties have already been arranged.

Ed Moss, writing in the New York Evening Sun, tells a rather amusing story of how Jim Thorpe trained for the running broad jump at Stockholm. The story originally came from Johnny Hayes, the Marathoner. Thorpe, so goes the story, would get out of his hammock, mark off two chalk lines about twenty-three feet apart, and then, walking away, T. Thorpe, he would go to sleep. So far as Hayes could see, this was the only training Thorpe did.

Garry Herrmann, together with a number of persons whose whole interest is settled in professional baseball, seems to have lost the real meaning of the inhibition against amateurs playing summer baseball. Herrmann, great baseball and lawyer and politician that he is, argues from the premise that playing summer baseball deprives the college man of his right to pursue his studies, or to take part in college athletics. No one would dispute any young man of earning his way through college from whatever honorable method he elects. Working one's way through college, as we have pointed out numerous times, is highly commendable. Nor is there anything wrong in playing summer baseball.

All that the amateur athletic authorities say to the man who plays summer baseball for pay is that he can no longer be regarded as an amateur. He can play with his team, can take part in track athletics, can do anything he wants to do, from an athletic standpoint, within the college; but he cannot take part in intercollegiate events. That is the only rule. A professional athlete shall gladly accept that automobile which is to be voted us at the automobile show next week. For those who may not want to vote for us, we offer the advice that we have everything in the way of accessories for a gasoline measuring rule to a brand-new set of goggles.

Automobile Show Horoscope

Tom Hutchison, known generally by the more dignified title of Manager Thomas B. Hutchison, rises to introduce Decorator Seidwitz, of Baltimore. Decorator Seidwitz is due here to-day, and will at once begin operations on the Horse Show Building, wherein come next Monday night at 8 o'clock Richmond's first automobile show will play to capacity business. Mr. Seidwitz promises an exact reproduction of the Garden of Eden. Questioned as to his knowledge of how the Garden of Eden originally looked, Mr. Seidwitz modestly declines to answer. He will give information through his cosmic sleep of some 5,000 years close by the immortal bodies of the occupants of that model farm.

Green will be the predominant color in the decorative scheme, with here and there a suggestion of the golden tints of autumn. It will be the idea of the decorator to bring out as clearly as he can a harvest scene; the green denoting the growth of the idea, the gold the ripening of the plans and hopes of the men who have worked so hard and so long to make the show a success—in other words a harvesting brought about by the best efforts of the men who did the sowing.

When not introducing Mr. Seidwitz, Manager Hutchison is busy pointing out on a blue print the exact space which belongs to the individual exhibitor. And when he isn't doing this he is explaining to many people just what a cabaret show is. When it comes to knowing everything there is concerning an automobile show, plus a few other things, in the words of Abe Martin, we stack Tom Hutchison again any man in Henricracker County.

Vess Ossman, who will furnish the vaudeville—beg, pardon—cabaret feature of the entertainment, has furnished his program, and it follows: 1—Overture. 2—Rudel and Shafer—the Ginger Boys—Songs. 3—Rue Brown—Contralto—Venus Waltz. 4—Interludic Quartette—Songs. 5—The Colliers—Dancers. 6—Helen Shipman—Comedienne—Chorus. 7—Raye McKenna—Soprano—Garden of My Heart. 8—Estelle McNeil—Soprano—Rosary. 9—Vess Ossman—Banjo Soloist—Dixie Medley. 10—Lillian Armstrong—Comedienne—Chorus. 11—Helen DeLaure—the wonderful soprano—Carmina. 12—Rue Brown and entire company—Jingle Bells and Goodbye Everybody. George Bangley musical director.

Of course, this program will be changed from day to day, but essentially it will remain the same, and the performers will start to work when the show opens and remain on the job until it closes. It will be a continuous performance day in and day out.

Professor Moses Stein, dean of all the musicians in Richmond, has engaged twenty musicians, who will not only play the accompaniment to Ossman's program, but will be used as popular selections throughout the day while the people on hand are inspecting the exhibits. Both the amusements and the vaudeville will be so placed that everybody in the building can hear what is going on and can see everything as well.

Special badges for the committee and officials have been received. They are particularly attractive, really a work of art. The committee will wear blue ribbons, while Chairman Blenner will be decorated with blue and Manager Hutchison with red. The badges at the front of the badges and Buttons, known privately as Buttons, Buttons, Levy, to the success of the show. They serve to show both the enterprise and good judgment of the donor.

Starting as well as interesting displays of things worn by those who belong in the motor world will be on hand. Kaufmann & Co. will display what is latest and most appropriate for the gentler sex, while the male contingent will be given a chance to select what suits them best from an equally impressive exhibit.

Estimates of the crowd which will attend the show during the week have now put the high water mark on guesses. The lowest estimate is 40,000, and from there it goes to 75,000. With the many attractions offered, to say nothing of the wonderful display of the cars, the fact is that the Richmond people should not set a new record. It is characteristic of Richmond people to make whatever happens in Richmond a success.

Shannon Lees, who represents the Cadillac here, will bring the same cars here for exhibition that were shown in New York, and the same demonstration of direct drive Cadillac factory, will likewise attend.

The Alco, the Stevens, Hudson, Ford, Kline, Buick, Packard, and many other standard makes, will be represented with unique displays. As for accessories, there will be everything yet discovered to add to the comfort and security of the enthusiast.

Games Postponed.

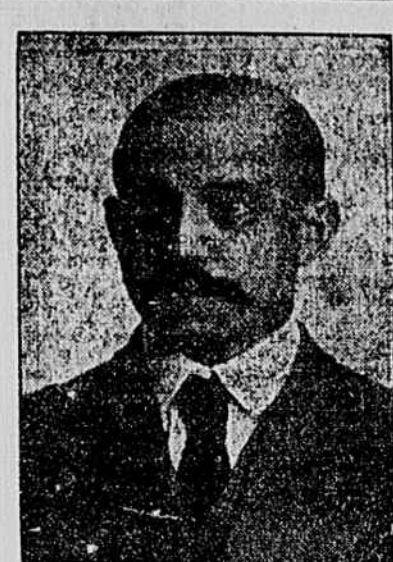
The exhibition billiard games which were to have been played at the Superior Billiard Parlors last night, were postponed until Thursday afternoon at 8 o'clock.

Hooray! Baby To Rule the House

No Longer Do Women Fear The Great-est of All Human Blessings.

It is a joy and comfort to know that these much-talked-of pains and other distresses that are said to precede childbirth are easily to be avoided. No woman need fear the slightest discomfort if she will fortify herself with the well-known and time-honored remedy, "Mother's Friend."

This is a most grateful, penetrating, effective application that at once softens and makes pliant the abdominal muscles and ligaments. They naturally expand without the slightest strain, and thus not only banish all tendency to nervous, twitching spells, but there is an entire freedom from nausea, discomfort, sleeplessness and dread that so often leave their impress upon the babe.

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Boys' School Shoes, \$1.00Girls' Black and Tan Button \$1.00
and Blucher Shoes \$1.00

ALBERT STEIN,

KING OF SHOES,
Corner 5th and Broad.GOOD DAY'S SPORT
AT CHARLESTONThree Favorites and Two Second
Choices Win—Weather
Threatening.

[Special to The Times-Dispatch.]

Charleston, S. C., February 11.—Although the weather was cloudy and threatening this afternoon, the usual crowd made the trip to Palmetto Park, and they saw a good day's sport, and as three favorites and two second choices won, they came out ahead in the battle with the layers of odds. The best field of the day was in the third event, and the favorite, Cough Hill, picked up 125 pounds and won easily, and in addition ran the fastest six and a half furlongs of the meeting. He came through the stretch with his usual good burst of speed and had no trouble in disposing of the packwork. Samuel R. Mayer, Tarts won her first race of the meeting when she gathered in the purse in the fifth event, and her time, 1:07 1/2, was the best shown to date over the five and a half furlong route.

H. G. Bedwell is making an effort to secure reinstatement for Jockey Grady, who got into trouble last Monday for fighting in the jockey room, as he attacked Buxton, and he was then ordered to leave. Mrs. L. A. Livingston, who owns fourteen head of horses now at Palmetto Park, none of which has raced as yet, is expected here in a few days, and then her horses will probably be raced. Summaries:

First race—three-year-olds and upwards, selling, five and a half furlongs.—Right Easy, 106 (Deronde), 11 to 5, 3 to 5, out first; Theresa Gill, 91 (Ford), 9 to 10, 2 to 5, out second; Masteron, 100 (Overt), 7 to 1, 5 to 2, 3 to 5, third. Time, 1:07 4-5. Amicus and Okeete also ran.

Second race—three-year-olds, selling, six furlongs.—Chilton King, 102 (Kernan), 1 to 3, out first; Mattie L, 107 (Martin), 9 to 2, even, 2 to 5, second; Rock Bar, 105 (Mussgrave), 30 to 1, 8 to 1, 5 to 2, third. Time, 1:15 1-5. Both Stanley, Rock Bar, 1V, Ma Salame, Fair, Godmother and Counterpart also ran.

Third race—three-year-olds and upwards, selling, six and a half furlongs.—Cough Hill, 125 (Butwell), 7 to 1, 1 to 2, out first; Samuel R. Mayer, 102 (Buston), 8 to 1, 3 to 1, 7 to 5, second; Republican, 102 (McIntyre), 2 to 1, 4 to 5, 2 to 5, third. Time, 1:26. Sir Bliza, 3 and Bill T. M. Green, Voltheore and Paton also ran.

Fourth race—four-year-olds and upwards, selling, seven furlongs.—Flora Fina, 102 (Buxton), 15 to 1, 5 to 1, 2 to 1, first; Towton Field, 101 (Wilson), 6 to 5, 2 to 5, 1 to 3, second; Hoffman, 109 (Butwell), 4 to 1, 7 to 5, 3 to 5, third. Time, 1:28 4-5. Gardemia, Continental, Rey and Ragman also ran.

Fifth race—three-year-olds and upwards, selling, five and a half furlongs.—Tarts, 94 (Wolfe), 11 to 20, 1 to 4, out first; Queen Bee, 107 (Capell), 4 to 1, 7 to 10, 1 to 3, second; Kobb Grand, 102 (Martin), 4 to 1, 8 to 5, 4 to 5, third. Time, 1:07 1-5. Morgan Wilson, Benedictina, Inspired, Blanche Frances and Letourne also ran.

Sixth race—four-year-olds and upwards, selling, mile and a sixteenth.—Supervisor, 107 (Wolfe), 7 to 2, even, 1 to 2, first; Spindle, 107 (Mussgrave), 3 to 5, 1 to 4, out second; New River, 107 (Prater), 4 to 1, 5 to 1, 3 to 2, third. Time, 1:39 1-5. Starry Hermann, Wood Craft and Rousseau also ran.

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By buying your Diamonds, Watches, Jewelry, etc., from us you save from 25 per cent to 50 per cent on Your Purchases.

We also loan you more liberally on your Diamonds, Watches, Jewelry, Silverware, etc.

Interest 10 per cent to 3 per cent per month.

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Collateral Loan Office,
815 East Broad Street.

national capital on March 4, in time to take part in the women's suffrage parade two days later. This is an average of sixteen miles a day. The Little Army, uniformed in brown cloaks and hood, will carry as ammunition 20,000 leaflets of suffrage literature and "votes for women" buttons, with which they hope to capture all enemies encountered on the way. Mass meetings are planned in the larger towns and cities on the route.

Alleged Fugitive Caught.

John Young, alias John Claggett, colored, was arrested last night by Detective-Sergeant Whitshire and Detective G. P. Smith at Eighth and Cary Streets, and held as a fugitive from justice in Newport News. The negro is said to be wanted on a charge of housebreaking. The Newport News authorities have been advised of his arrest, and an officer will probably come for the prisoner to-day.

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OR CROUP

The Celebrated Effective Remedy
Roche's Herbal Embrocation
will soothe and relieve every affection in cases of
BRONCHITIS, LUNG AND RHEUMATISM
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ESPECIALLY

Some ladies who need glasses
hesitate because they fear glasses
will disfigure them.

Toric lenses with our correct
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We give particular attention
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just that mounting so that it is
both attractive and comfortable.
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TRUST QUESTION
IS BEING SETTLED

By Lawful Acquiescence of Business Interests if Law Is Enforced.

Washington, February 11.—"If the Sherman antitrust law is enforced in the next administration as it has been during the last four years, the trust question is going to be settled in this country, and it is going to be settled by the lawful acquiescence of the business interests of the country."

So declared President Taft in an address at a farewell dinner given here to-night to Attorney-General Wickersham, who is leaving the Department of Justice. The President referred to criticisms which had been made regarding enforcement of the Sherman act during Mr. Wickersham's administration, and declared this statute, as it had been construed by the Supreme Court, had been most effective in accomplishing purposes its framers had in view.

"There is nothing in my administration," said the President, "that I take such pride in as I do in the work of the Department of Justice during these last four years."